

Pasture, Rangeland, Forage Pilot Insurance Program

Revised August 2014

The Risk Management Agency's (RMA) Pasture, Rangeland, Forage (PRF) Pilot Insurance Program is designed to provide insurance coverage on your pasture, rangeland, or forage acres. This innovative pilot program is based on either biomass (Vegetation Index) or precipitation (Rainfall Index) depending on the index available in your area. This program is designed to give you the ability to buy insurance protection for losses of forage produced for grazing or harvested for hay, which result in increased costs for feed, destocking, depopulating, or other covered actions.

PRF is available in selected states and counties. You can see the states and counties where the Rainfall Index and the Vegetation Index are available at: www.rma.usda.gov/policies/pasturerangeforage/2013prfavailabilitymap.pdf.

The Rainfall Index uses National Oceanic and Atmospheric Administration Climate Prediction Center (NOAA CPC) data and each grid is 0.25 degrees in latitude by 0.25 degrees in longitude, which translate to approximately 17 x 17 miles at the equator. You must select at least two, 2-month time periods where precipitation is important to your operation. These time periods are called index intervals.

Your insurance payments are determined by using NOAA CPC data for the grid(s) and index interval(s) you have chosen to insure. When the final grid index falls below your "trigger grid index", you may receive an indemnity. This insurance coverage is for a single peril—lack of precipitation. Coverage is based on the experience of the entire grid. It is not based on individual farms or ranches or specific weather stations in the general area. (You can find more detailed information at the NOAA website: www.cpc.ncep.noaa.gov/products/monitoring_and_data/.)

The Vegetation Index uses data from the U.S. Geological Survey Earth Resources Observation

and Science data center called the Normalized Difference Vegetation Index (NDVI). The NDVI is a measure of all biomass and is used to estimate plant condition in approximately 5 x 5 mile grids. This index is not a direct measure of your production. It is a measure of all biomass in a grid. With this insurance plan, you may select one or more 3-month time periods that represent your pasture, rangeland, or forage species and management practices. These time periods are called index intervals. Coverage is based on losses within the grid rather than on an individual producer's losses. Losses for the Vegetation Index are paid based on the difference between the normal NDVI data (expected grid index) and the actual grid index experience during the index interval(s) you have chosen to insure. When the final grid index falls below your "trigger grid index", you may receive a loss payment.

Pasture, Rangeland, Forage insurance was designed to help protect your operation from the risks of forage losses that are produced for grazing or harvested for hay resulting in increased costs for feed, destocking, depopulating, etc. The program is designed to allow maximum flexibility to meet the risk management needs of your operation. You are not required to insure all your acres, but you cannot exceed the total number of grazing or haying acres you operate. The program provides protection while allowing you to insure only those acres that are important to your grazing program or hay operation. By selecting a productivity factor, you can establish a value between 60 and 150 percent of the county base value and match the amount of your protection to the value of forage that best represents your specific grazing or hay operation.

You will be asked to make several choices when insuring your grazing or hay production, including coverage level, index intervals, productivity factor, and number of acres. You should work with your crop insurance agent to view the Grid ID Locator map and index grids for your area, and assign acreage to one or more grids

based on the location and use of the acreage to be insured. RMA also encourages you to use the [Grid ID Locator and decision support tools](#) available on RMA's website to help you decide whether PRF is the right insurance coverage for your operation. The vegetation and rainfall indices do not measure your direct production or loss. You are insuring a rainfall or vegetation index that is expected to estimate your production. Please review the historical indices tools for your grid along with past production records to determine if these programs will work for your operation.

Please visit your crop insurance agent for more information. If you do not have an agent, you can find one online using the RMA agent locator at: www.rma.usda.gov/tools/agent.html.

Contact Us

USDA/RMA
Mail Stop 0801
1400 Independence Ave., SW
Washington, DC 20250
Phone: (202) 690-2803
Fax: (202) 690-2818
E-mail: RMA.CCO@rma.usda.gov

Download Copies from the Web

Visit our online publications/fact sheets page at: www.rma.usda.gov/pubs/rme/fctsht.html.

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice and TDD).

To file a complaint of discrimination, complete, sign and mail a program discrimination complaint form, (available at any USDA office location or online at www.ascr.usda.gov), to: United States Department of Agriculture; Office of the Assistant Secretary for Civil Rights; 1400 Independence Ave., SW; Washington, DC 20250-9410. Or call toll free at (866) 632-9992 (voice) to obtain additional information, the appropriate office or to request documents. Individuals who are deaf, hard of hearing, or have speech disabilities may contact USDA through the Federal Relay service at (800) 877-8339 or (800) 845-6136.